

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

    sending an e-mail by the electronic auction system to the buyer of the at least one item; receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

    providing a payment page to the buyer after receiving the at least one input from the buyer;

    receiving, via the payment page, authorization from the buyer to deduct funds from a payment account storing funds therein and corresponding to the buyer;

    deducting funds from the payment account storing funds therein corresponding to the buyer; and

    using at least a portion of the deducted funds to effect payment to at least the seller, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

2. (Original) The method according to Claim 1, further comprising the step of using at least another portion of the deducted funds to effect payment to an operator of the electronic auction system.

3. (Original) The method according to Claim 1, further comprising the step of sending an e-mail to at least the seller indicating that payment has been made by the buyer.

4. (Original) The method according to Claim 3, wherein the e-mail sent to the seller contains a link to a web site for leaving comments regarding the payment transaction between the buyer and the seller.

5. (Original) The method according to Claim 1, wherein the payment page includes a plurality of fields, and further comprising the steps of:

receiving information from the seller; and  
automatically filling out at least a group of the plurality of fields using at least the information received from the seller.

6. (Original) The method according to Claim 5, wherein the plurality of fields consist of a sales tax field, and a shipping and handling field.

7. (Original) The method according to Claim 1, wherein the step of sending the e-mail occurs after an auction conducted by the electronic auction system for the at least one item has closed.

8. (Cancelled)

9. (Original) The method according to Claim 1, further comprising the step of skipping the providing a payment page and receiving authorization steps if the at least one input is not received within a predetermined time period.

10. (Original) The method according to Claim 1, further comprising the following steps prior to the deducting step:

determining whether notification has been received from the seller that payment has not been made by the buyer within a predetermined time period; and

skipping the providing a payment page and receiving authorization steps, if it is determined that notification has been received.

11. (Original) The method according to Claim 1, wherein the method comprises the following steps prior to the step of receiving the at least one input from the buyer:

activating a character recognition mode;

receiving characters corresponding to a portion of a hyperlink provided on the e-mail; and recognizing the received characters as corresponding to the portion of the hyperlink.

12. (Currently Amended) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

sending an e-mail by the electronic auction system to the buyer of the at least one item; receiving, via one of the electronic auction web site and the e-mail, at least one input

from the buyer indicating an initiation to effect payment;  
providing a payment page to the buyer after receiving the at least one input from the buyer;  
receiving, via the payment page, authorization from the buyer to effect payment to the seller of the at least one item; and  
effecting payment to at least the seller of the at least one item by transferring funds to a payment account storing funds within the electronic auction system.

13. (Currently Amended) The method according to claim 12, further comprising the steps of:

deducting funds from the ~~at least one~~ a payment account storing funds and corresponding to the buyer; and  
transferring at least a portion of the deducted funds to at least one account corresponding to ~~the seller~~ an operator of the electronic auction system.

14. (Previously Presented) The method according to Claim 13, further comprising the step of sending an e-mail to the seller indicating that payment has been made by the buyer.

15. (Previously Presented) The method according to Claim 12, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller, and wherein the e-mail is sent automatically by the electronic auction system without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to the identity of the buyer.

16. (Currently Amended) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

receiving, via one of the electronic auction web site and an e-mail transmitted by the electronic auction system, at least one input from the buyer indicating an initiation to effect payment; and

effecting payment to the seller by transferring funds to a payment account storing funds within the electronic auction system, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

17. (Currently Amended) The method according to Claim 16, wherein the step of effecting payment includes the steps of:

deducting funds from a payment account storing funds and corresponding to the buyer; and

transferring at least a portion of the deducted funds to at least one payment account corresponding to the seller an operator of the electronic auction system.

18. (Previously Presented) The method according to Claim 16, wherein the step of effecting payment includes the step of loaning funds to the buyer.

19. (Original) The method according to Claim 16, further comprising the step of displaying a page including a plurality of fields, the plurality of fields including a field providing

an auction identification code corresponding to the at least one item, a field providing an identification name for the buyer, a field providing an identification name for the seller, and a field providing a description of the at least one item.

20. (Original) The method according to Claim 19, wherein the plurality of fields includes a field indicating if insurance was purchased by the buyer, and at least one field indicating payment details.

21. (Original) The method according to Claim 16, wherein the at least one input is received after the conclusion of an electronic auction conducted by the electronic auction system for the at least one item.

22. (Original) The method according to Claim 16, further comprising the step of transmitting an e-mail to at least the seller.

23. (Original) The method according to Claim 22, wherein the e-mail indicates an address corresponding to the buyer, a description of the at least one item, a purchase price of the at least one item, and an identification code corresponding to the at least one item.

24. (Original) The method according to Claim 22, wherein the e-mail indicates an identification name corresponding to the buyer, and an identification name corresponding to the seller.

25. (Original) The method according to Claim 22, wherein the e-mail includes a link to a page for leaving comments regarding the payment transaction.

26. (Original) The method according to Claim 22, wherein the e-mail includes a link to a page for displaying and/or printing payment transaction information.

27. (Currently Amended) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

receiving at least one input from the buyer to initiate a payment method; and initiating the payment method, wherein the payment method is at least one of deducting funds from a payment account storing funds therein and corresponding to the buyer and loaning funds to the buyer for effecting payment, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

Claims 28-31. (Cancelled)

32. (Previously Presented) The method according to Claim 1, wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system, wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an

Internet and a non-Internet connection, and wherein the step of sending the e-mail by the electronic auction system to the buyer is performed automatically without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to the identity of the buyer.

33. (Previously Presented) The method according to Claim 1, wherein the step of using at least a portion of the deducted funds to effect payment to at least the seller comprises the step of transferring at least the portion of the deducted funds to a payment account corresponding to the seller, wherein the payment account corresponding to the buyer and the payment account corresponding to the seller are stored within a database system in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.

34. (Previously Presented) The method according to Claim 1, further comprising the step of automatically transferring funds to at least one of the payment account corresponding to the buyer and a payment account corresponding to the seller from at least one payment source corresponding to the buyer and at least one payment source corresponding to the seller, respectively.

35. (Previously Presented) The method according to Claim 1, further comprising the step of determining the identity of the buyer prior to sending the e-mail, and wherein the method for effecting payment does not provide for any action on the part of the seller after said determining step.

36. (Previously Presented) The method according to Claim 1, wherein prior to the step of deducting funds, further comprising the step of receiving authorization from the buyer to use at least one other method for effecting payment, besides deducting funds from the at least one payment account corresponding to the buyer.

37. (Currently Amended) The method according to Claim 36, wherein one method of the at least one other method comprises the steps of:

loaning funds to the buyer for effecting payment by the electronic auction system; and charging the buyer interest for the amount of funds loaned.

38. (Previously Presented) The method according to Claim 1, further comprising the step of receiving authorization from the buyer to at least one of provide insurance coverage for the at least one item and guarantee the at least one item.

39. (Previously Presented) The method according to Claim 1, further comprising the step of providing the buyer and the seller with a plurality of checks for drafting against the payment account corresponding to the buyer and a payment account corresponding to the seller, respectively.

40. (Previously Presented) The method according to Claim 1, further comprising the step of providing at least one incentive to the buyer and the seller, wherein the at least one incentive is selected from the group consisting of adding a predetermined amount of funds to the payment account corresponding to the buyer, adding a predetermined amount of funds to a

payment account corresponding to the seller, paying shipping charges for the at least one item, offering at least one of the buyer and the seller at least one chance of winning a prize drawing, automatically entering at least one of the and the seller buyer in a periodic sweepstakes.

41. (Previously Presented) The method according to Claim 1, further comprising the steps of:

investing the funds within the at least one payment account corresponding to the buyer; and

transferring at least a portion of funds earned by investing to the at least one payment account corresponding to the buyer.

42. (Previously Presented) The method according to Claim 12, wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system, and wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.

43. (Previously Presented) The method according to Claim 13, wherein at least one of the at least one payment account corresponding to the buyer and at least one of the at least one account corresponding to the seller are stored within a database system in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.

44. (Previously Presented) The method according to Claim 16, further comprising the step of automatically sending the e-mail by the electronic auction system to the buyer without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to identity of the buyer, wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system, and wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.

45. (Previously Presented) The method according to Claim 17, wherein the payment account corresponding to the buyer and at least one of the at least one payment account corresponding to the seller are stored within a database system in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.

46. (Previously Presented) The method according to Claim 17, further comprising the step of automatically transferring funds to at least one of the payment account corresponding to the buyer and the at least one payment account corresponding to the seller from at least one payment source corresponding to the buyer and at least one payment source corresponding to the seller, respectively.

47. (Currently Amended) A method for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the method comprising the steps of:

    sending an e-mail by the electronic commerce system to the buyer of the at least one item;

    receiving, via one of the electronic commerce web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

    providing at least one payment page to the buyer after receiving the at least one input from the buyer;

    receiving, via the at least one payment page, authorization from the buyer to effect payment to the seller of the at least one item; and

    effecting payment to at least the seller of the at least one item by transferring funds to a payment account storing funds within the electronic commerce system.

48. (Previously Presented) The method according to Claim 47, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller, and wherein the e-mail is sent automatically by the electronic commerce system without receiving any input from the seller or the buyer after a determination is made by the electronic commerce system as to the identity of the buyer.

49. (Currently Amended) The method according to Claim 47, wherein the step of effecting payment to at least the seller comprises the steps of:

deducting funds from the at least one payment account storing funds therein and  
corresponding to the buyer; and

transferring at least a portion of the deducted funds to at least one account corresponding  
to the seller an operator of the electronic commerce system.

50. (Previously Presented) The method according to Claim 49, wherein the at least  
one payment account corresponding to the buyer and the at least one payment account  
corresponding to the seller are stored within a database of a payment system integrated with the  
electronic commerce system.

51. (Previously Presented) The method according to Claim 49, further comprising the  
step of using at least one other method for effecting payment besides deducting funds from the at  
least one payment account corresponding to the buyer.

52. (Currently Amended) The method according to Claim 51, wherein the at least one  
other method includes loaning funds to the buyer for effecting payment by the electronic  
commerce system.

53. (Previously Presented) The method according to Claim 49, further comprising the  
step of retaining the transferred funds within the at least one account corresponding to the seller  
for a period of time before transferring at least a portion of the retained funds to an account  
corresponding to the seller.

54. (Currently Amended) A set of programmable instructions capable of being executed by at least one processor for performing a method for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the method for effecting payment comprising the steps of:

automatically sending an e-mail to the buyer after a determination is made as to identity of the buyer and without receiving any input from the seller or the buyer after said determination is made;

receiving at least one input from the buyer via the e-mail;

providing at least one payment page to the buyer after receiving the at least one input from the buyer, at least one of the at least one payment page including payment authorization means for receiving at least one payment authorization input from the buyer;

receiving the at least one payment authorization input from the buyer via the payment authorization means; and

deducting funds from at least one payment account storing funds therein and corresponding to the buyer to be used for effecting payment to the seller.

55. (Currently Amended) An integrated electronic commerce and electronic payment platform for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the integrated

electronic commerce and electronic payment computer platform having application software for performing a payment method comprising the steps of:

receiving at least one input from the buyer indicating an initiation to effect payment;

providing at least one payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the at least one payment page, authorization from the buyer to use a particular payment method to effect payment to the seller;

automatically determining in accordance with the particular payment method at least one payment account corresponding to the buyer for deducting funds therefrom;

deducting funds from the at least one payment account corresponding to the buyer; and transferring at least a portion of the deducted funds to at least one payment account corresponding to the seller to effect payment to the seller, wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are configured for storing funds therein and are stored within a database system of the integrated platform, and wherein data stored within the database system are accessible by the plurality of users via the electronic commerce web site.

56. (Previously Presented) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the method does not provide for any interaction between the buyer and the seller.

57. (Previously Presented) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the method further comprises, prior to the step

of receiving at least one input from the buyer, the step of automatically sending an e-mail by the electronic commerce system without receiving any input from the seller or the buyer after a determination is made by the electronic commerce system as to the identity of the buyer, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication that the buyer has selected one of a link on the e-mail and an icon displayed on the electronic commerce web site.

58. (Previously Presented) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the payment method further comprises the step of using at least one other method for effecting payment besides deducting funds from the at least one payment account corresponding to the buyer.

59. (Currently Amended) The integrated electronic commerce and electronic payment platform according to Claim 58, wherein the at least one other method includes loaning funds to the buyer for effecting payment by the electronic commerce system.

60. (Previously Presented) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the method further comprises the step of retaining the transferred funds within the at least one payment account corresponding to the seller for a period of time before transferring at least a portion of the retained funds to an account corresponding to the seller, wherein said account is externally located from said database system.

61. (Previously Presented) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the electronic commerce system is an electronic auction system and the electronic commerce web site is an electronic auction web site.

62. (Currently Amended) A method for effecting an immediate payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic commerce web site, where the electronic commerce web site is accessible by a plurality of users and maintained by an electronic commerce system, the method comprising the steps of:

receiving via the electronic commerce web site at least one input from the buyer indicating an initiation to effect the immediate payment;

providing at least one payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the at least one payment page, authorization from the buyer to transfer funds from at least one payment account corresponding to the buyer to at least one payment account corresponding to the seller; and

transferring funds from the at least one payment account storing funds therein and corresponding to the buyer to the at least one payment account corresponding to the seller in real-time to effect the immediate payment, wherein the method for effecting the immediate payment does not provide for any interaction between the buyer and the seller.

63. (Previously Presented) The method according to Claim 62, wherein the electronic commerce web site is an electronic auction web site and the at least one item is offered by the seller for an electronic auction sale, and wherein the at least one input from the buyer is received

before any bids are received for the at least one item.

64. (Previously Presented) The method according to Claim 62, further comprising the step of indicating shipping and handling costs for the at least one item on the at least one payment page.

65. (Currently Amended) The method according to Claim 62, wherein the transferring step further comprises the step of transferring funds loaned to the buyer by the electronic commerce system for effecting the immediate payment.

66. (Previously Presented) The method according to Claim 62, wherein the at least one input is received after the conclusion of an electronic auction conducted by the electronic commerce system for the at least one item.

67. (Previously Presented) The method according to Claim 62, further comprising the step of providing a page indicating the amount of funds transferred to effect the immediate payment.

68. (Previously Presented) The method according to Claim 62, further comprising the step of transmitting an e-mail to at least the seller, wherein the e-mail indicates an address corresponding to the buyer, a description of the at least one item, a purchase price of the at least one item, and an identification code corresponding to the at least one item.

69. (Previously Presented) The method according to Claim 68, wherein the e-mail includes a link to a page for leaving comments regarding the payment transaction.

70. (Previously Presented) The method according to Claim 62, further comprising the step of transferring funds to at least one account corresponding to an operator of the electronic commerce system.

71. (Previously Presented) The method according to Claim 62, wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are stored within a database of a payment system integrated with the electronic commerce system.